

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

In Re: Lois Joyce Evans,

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Case No.: 20-20387-CMB

Reporting Period: July, 2020

Chapter 11

MONTHLY OPERATING REPORT

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: July 2020

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-I (INDV)	✓	
	MOR-I (INDV)	✓	
Schedule of Cash Receipts and Disbursements -	(CONT)	✓	
Bank Reconciliation		✓	
Copies of bank statements		✓	
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4	✓	
Debtor Questionnaire	MOR-5	✓	

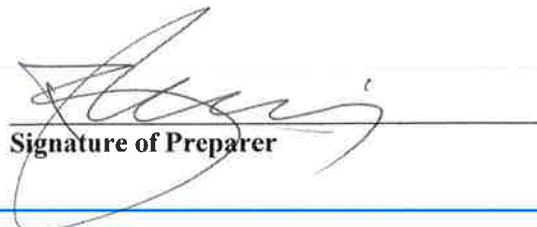
I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.


Signature of Debtor

01-04-2021
Date

Signature of Joint Debtor

Date


Signature of Preparer

1/4/2021
Date

PETER E. FLEMING, CPA
Printed Name of Preparer

FORM MOR (INDV)
(10/00)
Unaudited, for Management
Purposes Only

Evans, Lois Joyce

Case No.: 20-20387-CMB

Reporting Period: July 2020

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount.
A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	13,574.63	
RECEIPTS		
Wages (Net)	7,010.38	81,372.11
Interest and Dividend Income	0.81	4.39
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)	1,400.00	18,600.00
Total Receipts	8,411.19	99,976.50
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)		21,000.00
Rental Payment(s)		
Other Secured Note Payments		
Utilities	579.10	9,812.81
Insurance	151.00	1,397.10
Auto Expense	527.22	618.32
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses	35.00	5,215.00
Household Expenses	1,371.17	7,494.06
Charitable Contributions	,	
Alimony and Child Support Payments	,	
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment	314.80	1,542.07
Gifts		
Other (attach schedule)	4,520.31	40,438.96
Total Ordinary Disbursements	7,498.60	87,518.32
REORGANIZATION ITEMS:		
Professional Fees		123.03
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items		
Total Disbursements (Ordinary + Reorganization)	7,498.60	87,641.35
Net Cash Flow (Total Receipts - Total Disbursements)	912.59	12,335.15
Cash - End of Month (Must equal reconciled bank	14,487.22	

FORM MOR-1 (INDV)

Unaudited, for Management
Purposes Only

Evans, Lois Joyce

(9/99)
Case No.: 20-20387-CMB

Reporting Period: July 2020

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS – continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
NY Life Insurance		10,200.00
Cash Deposit	1,400.00	8,400.00
Other Taxes		
Other Ordinary Disbursements		
Detail Included in General Ledger	4,520.31	40,438.96
Other Reorganization Expenses		

FORM MOR-1 (INDV) (CON'T)

Unaudited, for Management
Purposes Only

Evans, Lois Joyce

(9/99)
Case No.: 20-20387-CMB

Reporting Period: July 2020

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero Attach photocopies of IRS Form 16123 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding						
FICA- Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						
Total Taxes						

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages-Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases- Equipment						
Secured Debt/Adequate Protection						
Professional Fees						
Amounts Due to Insiders"						
Other:						
Other:						
Total Postpetition Debts						

Explain how and when the Debtor intends to pay any past-due Postpetition debts.

Unaudited, for Management
Purposes Only

*"Insider is defined in 11 U.S.C. Section 101(31)

FORM MOR-4
(9/99)

Evans, Lois Joyce

Case No.: 20-20387-CMB





Reporting Period: July 2020

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Accounts billed during the period	
- Accounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Account Receivable Aging	Amount
0 – 30 days old	
31-60 days old	
61-90 days old	
91 + days old	
Total Accounts Receivable	
Amount considered uncollectible	
Accounts Receivable (Net)	

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		
2. Have any funds been disbursed from any account other than II debtor in possession account this reporting period? If yes, provide an explanation below.		
3. Have all postpetition tax returns been timely tiled? If no, provide an explanation below		
4. Are workers compensation, general liability and other necessary insurance overages in effect? If no, provide an explanation below.		

Unaudited, for
Management Purposes
Only

**FORM MOR-5
(9/99)**

Unaudited, for
Management Purposes
Only



Checking Account
Statement

1-888-910-4100

Call Citizens' PhoneBank anytime for account information,
current rates and answers to your questions.

1 OF 2

Beginning June 24, 2020
through July 23, 2020

US002 BR934

LOIS JOYCE EVANS
113 BURRY AVE
BRADFORDWOODS PA 15015-1239

Checking

SUMMARY

Balance Calculation

Previous Balance	4,837.89
Checks	.00 -
Withdrawals & Debits	499.16 -
Deposits & Credits	1,400.00 +
Current Balance	5,738.73 =

LOIS JOYCE EVANS
DIP CHAPTER 11
BANKRUPTCY CASE 20-20387-CMB
One Deposit Checking

The \$9.99 monthly maintenance fee is waived when you make at least 1 deposit that is posted before the end of your statement period.
You made at least 1 deposit.

Good news! The monthly maintenance fee was waived based on your account activity.
Your next statement period will end on August 25, 2020.

Previous Balance

4,837.89

TRANSACTION DETAILS

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
06/24	17.19	1509 Dbt Purchase - 1 Mcdonald's F20464 Glen Allen VA
06/26	4.66	1509 Dbt Purchase - 1 Mcdonald's F16260 Littlestown N PA
06/26	199.00	1509 POS Debit - 216378 Sp * Tamaramellon.866 NY
06/29	7.04	1509 Dbt Purchase - 1 Mcdonald's F6141 Mars PA
06/29	18.16	1509 POS Debit - 302449 CVS/Pharmacy # Wexford PA
06/30	34.38	1509 POS Debit - 430008 Market Distric Wexford PA
07/01	4.96	1509 Dbt Purchase - 357000 Dunkin #357081 Pittsburgh PA
07/03	24.84	1509 Dbt Purchase - 231005 Rite Aid Store - 4millsboro DE
07/06	10.98	1509 POS Debit - 999999 Walgreens Store 20cranberry Towpa
07/06	58.21	1509 POS Debit - 999999 Walgreens Store 20cranberry Towpa
07/07	5.00	1509 Dbt Purchase - 291000 Rite Aid Store - 7wexford PA
07/10	6.05	1509 Dbt Purchase - 1 Mcdonald's F714 Wexford PA
07/10	39.17	1509 Dbt Purchase - 468389 Ichiban Steakhouse412-78 0 PA
07/14	5.00	1509 Dbt Purchase - 271009 Medical Center Garpittsburgh PA
07/17	47.86	1509 POS Debit - 999999 Get Go #3043 140 Twexford PA
07/20	4.39	1509 Dbt Purchase - 1 Mcdonald's F7560 Pittsburgh PA
07/22	5.00	1509 POS Debit - 215971 Www.CVS.Com 888-607-42 87 IN
07/23	4.27	1509 Dbt Purchase - 343500 Dunkin #343581 Q35wexford PA

Other Withdrawals & Debits

Date	Amount	Description
07/23	3.00	Service Charge Statement Delivery



Total Withdrawals & Debits

499.16



1-888-910-4100

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

Checking Account Statement

2 OF 2

Beginning June 24, 2020
through July 23, 2020

Checking continued from previous page

Deposits & Credits

Date	Amount	Description
07/09	1,400.00	Deposit

LOIS JOYCE EVANS
DIP CHAPTER 11
BANKRUPTCY CASE 20 20387 CMB
One Deposit Checking

+	Total Deposits & Credits
	1,400.00
=	Current Balance
	5,738.73

Daily Balance

Date	Balance	Date	Balance	Date	Balance
06/24	4,820.70	07/03	4,527.66	07/14	5,803.25
06/26	4,617.04	07/06	4,458.47	07/17	5,755.39
06/29	4,591.84	07/07	4,453.47	07/20	5,751.00
06/30	4,557.46	07/09	5,853.47	07/22	5,746.00
07/01	4,552.50	07/10	5,808.25	07/23	5,738.73

NEWS FROM CITIZENS

--Online and mobile banking make it easy to bank from anywhere, even your couch. Enroll in Online Banking at citizensbank.com - after that, it's easy to set up our mobile app*. Use either online banking or the app to send money to friends and family via Zelle(R)¹, view your balances and transactions, transfer funds between accounts or pay bills. You can also deposit checks remotely within the mobile app. We're made ready together.

*Wireless carrier charges may apply.

¹ Must have a bank account in the U.S. to use Zelle. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Don't use Zelle to send money to people you don't know.

--Saving can be easier than you think! With small changes in your spending, your savings can really add up! Packing your lunch 3x per week vs. eating out (on average a \$10 expense) could add up to \$1,560 in savings at the end of one year. Make a goal to pack your lunch a few times a week and set up an automatic transfer to your savings for the amount you saved and watch your savings add up! For more information visit a branch or call 888-821-3900. Member FDIC.



L JOYCE EVANS
113 BURRY AVE
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER:
STATEMENT DATE: 06/22/20 THRU 07/21/20
PINE TOWNSHIP OFFICE
11974 PERRY HIGHWAY
(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	16,182.15	18,278.60	7,510.67	5,414.22	6,966.58	0.05%	0.29
EVERYTHING SV	1,728.94	650.00	500.52	1,579.46	1,587.27	0.40%	0.52

SEQUENTIAL CHECK LISTING
(*INDICATES A BREAK IN THE CHECK SEQUENCE)

CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT
2163	695.00	2164	1,500.00				

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
06/22	POS DUNKIN #357081	8.50	07/03	ECK MACYS CITIAUTFDR	100.00
	MC PITTSBURGH PA			AUTO PYMT	
06/22	POS CASH APP*	250.00	07/04	POS APPLE.COM/BILL	37.39
	MC 4153753176 CA			MC 866-712-7753 CA	
06/22	POS APPLE.COM/BILL	13.89	07/04	POS APPLE.COM/BILL	9.99
	MC 866-712-7753 CA			MC 866-712-7753 CA	
06/22	POS Amazon.com*MS96V	26.31	07/07	POS MCDONALD'S F714	4.07
	MC Amzn.com/bill WA			FIN WEXFORD PA	
06/22	POS Amazon.com*MS2GF	15.78	07/08	ONL TRANSFER DOLLAR BANK INTERNET	300.00
	MC Amzn.com/bill WA			TO	
06/22	POS APPLE.COM/BILL	23.52	07/08	ONL TRANSFER DOLLAR BANK INTERNET	500.00+
	MC 1111111111 CA			FROM	
06/23	DIR VIVINT J203754038	74.19	07/08	ONL TRANSFER DOLLAR BANK INTERNET	100.00
	VIVINT			TO	
06/25	CHK 2163 SEQ# 18011791	695.00	07/09	POS CHICK-FIL-A #038	15.25
06/26	POS APPLE.COM/BILL	3.73		MC WEXFORD PA	
	MC 866-712-7753 CA		07/09	CHK 2164 SEQ# 11001337	1,500.00
06/26	POS APPLE.COM/BILL	3.73	07/09	ECK ARMSTRONG UTIL 1222528268	149.50
	MC 866-712-7753 CA			8772775711	
06/26	WIR WTH-WIRE DOMESTIC GEN-BRN	11,000.00	07/10	POS VENMO	200.00
06/26	FEE OUTGOING WIRE	18.00		MC 8558124430 NY	
06/26	DIR NEW YORK LIFE	151.00	07/10	POS CASH APP*	200.00
	INS. PREM.			MC 4153753176 CA	
06/27	POS IPHONE CITIZENSO	64.50	07/10	ECK AMEX EPAYMENT	500.00
	MC BRIDGEPORT CT			ACH PMT	
06/30	DIR CAPGEMINI	3,505.18+	07/11	POS DUNKIN #357081	6.94
	REG.SALARY			MC PITTSBURGH PA	
06/30	POS AMZN Mktp US*MS0	12.99	07/11	POS VENMO	100.00
	MC Amzn.com/bill WA			MC 8558124430 NY	
06/30	DIR AMEX EPAYMENT	64.53	07/11	POS DAIRY QUEEN #179	2.11
	ACH PMT			MC CRANBERRY TOW PA	
07/01	POS CASH APP*	100.00	07/11	POS APPLE.COM/BILL	10.67
	MC 4153753176 CA			MC 866-712-7753 CA	



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EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
07/11	POS COSTCO WHSE #03	257.24	07/16	POS WENDYS 540	4.79
	PIN CRANBERRY TPK PA			PIN PITTSBURGH PA	
07/11	POS SHEETZ 0152	21.56	07/17	ONL TRANSFER DOLLAR BANK INTERNET	350.00
	PIN BEAVER FALLS PA			TO	
07/12	POS RITE AID STORE -	65.85	07/18	POS AMZN Mktp US*MVB	37.05
	PIN WEXFORD PA			MC Amzn.com/bill WA	
07/12	POS BP#9622747BP OI	2.13	07/19	POS APPLE.COM/US	37.77
	PIN WEXFORD PA			MC 800-676-2775 CA	
07/13	POS SOERGEL ORCHARDS	40.56	07/20	POS APPLE.COM/US	262.20
	MC WEXFORD PA			MC 800-676-2775 CA	
07/13	POS APPLE.COM/BILL	5.33	07/20	POS SUMMERSALT, INC.	110.21
	MC 866-712-7753 CA			MC 3147278002 MO	
07/14	POS BOBBY RAHAL MOTO	499.25	07/20	POS APPLE.COM/BILL	10.69
	MC 7249359300 PA			MC 866-712-7753 CA	
07/14	POS MCDONALD'S F6141	28.42	07/20	POS APPLE.COM/BILL	35.26
	PIN MARS PA			MC 866-712-7753 CA	
07/14	POS APPLE.COM/BILL	0.99	07/21	POS WALGREENS 30 FIN	28.73
	MC 1111111111 CA			PIN WEXFORD PA	
07/15	DIR CAPGEMINI 1222575929	3,505.20+	07/21	DIR VIVINT J203754038	74.19
	REG.SALARY			VIVINT	
07/15	ONL TRANSFER DOLLAR BANK INTERNET	500.00	07/21	INT INTEREST CREDIT	0.29+
	TO				
07/15	POS MARKET DI 155 To	144.79			
	PIN Wexford PA				

EVERYTHING SAVINGS ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
07/08	ONL TRANSFER DOLLAR BANK INTERNET	500.00	07/17	ONL TRANSFER DOLLAR BANK INTERNET	150.00
	TO			TO	
07/15	ONL TRANSFER DOLLAR BANK INTERNET	500.00+	07/21	INT INTEREST CREDIT	0.52+
	FROM				

2020 TAX INFORMATION:

EVERYTHING CK:	INTEREST CREDITED YEAR-TO-DATE	2.42+	INTEREST WITHHELD YEAR-TO-DATE	0.00
EVERYTHING SV:	INTEREST CREDITED YEAR-TO-DATE	2.26+	INTEREST WITHHELD YEAR-TO-DATE	0.00

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	.00	576.00
TOTAL RETURNED UNPAID ITEM FEES	.00	36.00

ACCOUNT BALANCES MAINTAINED DURING JUNE

(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING MINIMUM	CHECKING AVERAGE	SAVINGS MINIMUM	SAVINGS AVERAGE	COMBINED AVERAGE
\$3,834.00	\$13,689.69	\$1,228.40	\$1,495.22	\$15,184.91

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.



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BANKING CARD ACTIVITY FOR JUNE

THERE ARE NO CHARGES FOR BANKING CARD USE IN JUNE

	CHECKING		SAVINGS	
	# OF	TOTAL	# OF	TOTAL
	USES	CHARGED	USES	CHARGED
ATM ACTIVITY (ATM)				
-DOLLAR ATM ACTIVITY	1	.00		
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	4	.00		
-MASTERCARD PURCHASES (MC)	29	.00		
	<u>34</u>	<u>.00</u>		
THE TOTAL CHARGE:	34	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR JUNE.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

WE ARE CELEBRATING 165 YEARS!
THANK YOU FOR CHOOSING DOLLAR BANK.
WE APPRECIATE YOU! LEARN ABOUT OUR
HISTORY AT DOLLAR.BANK/HERITAGECENTER.



L JOYCE EVANS OR
SAMUEL EVANS
113 BERRY AVE
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER:
STATEMENT DATE: 06/17/20 THRU 07/16/20
PINE TOWNSHIP OFFICE
11974 PERRY HIGHWAY

(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	227.64-	540.48	800.00	31.88	73.63	0.00%	0.00
EVERYTHING SV	0.00	0.00	0.00	0.00	0.00	0.00%	0.00

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
06/18	ONL TRANSFER DOLLAR BANK INTERNET FROM	500.00+	07/08	POS 3305 GET GO CAFE PIN Mars PA	14.22
06/19	POS MARKET DI 155 To PIN Wexford PA	66.83	07/10	POS SAMS CLUB #6678 PIN PITTSBURGH PA	24.86
06/22	POS MARKET DI 155 To PIN Wexford PA	106.14	07/10	POS LOWE'S #3051 PIN PITTSBURGH PA	20.97
06/25	POS FRESH THYME #453 MC CRANBERRY PA	20.16	07/10	POS MARKET DI 155 To PIN Wexford PA	88.62
06/28	POS GIANT-EAG Cranbe PIN Cranberry PA	52.66	07/10	POS MARKET DI 155 To PIN Wexford PA	9.45
07/01	POS SY8 DICKS SPORTI PIN PITTSBURGH PA	32.09	07/12	POS WENDYS 580 PIN PITTSBURGH PA	3.51
07/01	FEE POS OVERDRAFT FEE	36.00	07/12	POS MARKET DI 155 To PIN Wexford PA	28.97
07/07	FEE CONTINUOUS OD (4 DAYS @ \$9)	36.00			
07/08	ONL TRANSFER DOLLAR BANK INTERNET FROM	300.00+			

NO SAVINGS ACTIVITY

2020 TAX INFORMATION:

EVERYTHING CK: INTEREST CREDITED YEAR-TO-DATE 0.01+ INTEREST WITHHELD YEAR-TO-DATE 0.00



PAGE 2

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	72.00	675.00
TOTAL RETURNED UNPAID ITEM FEES	.00	.00

NET EFFECT OF WAIVED FEES ON AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT AND RETURNED ITEM FEES WAIVED	.00	99.00
NET TOTAL OVERDRAFT AND RETURNED ITEM FEES	72.00	576.00

ACCOUNT BALANCES MAINTAINED DURING JUNE
(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING MINIMUM	CHECKING AVERAGE	SAVINGS MINIMUM	SAVINGS AVERAGE	COMBINED AVERAGE
\$227.64-	\$54.51	\$0.00	\$0.00	\$54.51

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.

BANKING CARD ACTIVITY FOR JUNE

THERE ARE NO CHARGES FOR BANKING CARD USE IN JUNE

	CHECKING # OF USES	TOTAL CHARGED	SAVINGS # OF USES	TOTAL CHARGED
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	13	.00		
-MASTERCARD PURCHASES (MC)	3	.00		
THE TOTAL CHARGE:	16	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR JUNE.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

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THANK YOU FOR CHOOSING DOLLAR BANK.
WE APPRECIATE YOU! LEARN ABOUT OUR
HISTORY AT DOLLAR.BANK/HERITAGECENTER.

12/29/2020

Lois Joyce Evans

Checking, Period Ending 07/23/2020

RECONCILIATION REPORT

Reconciled on: 12/29/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	4,837.89
Checks and payments cleared (19)	-499.16
Deposits and other credits cleared (1)	1,400.00
Statement ending balance	5,738.73
Register balance as of 07/23/2020	5,738.73
Cleared transactions after 07/23/2020	0.00
Uncleared transactions after 07/23/2020	-4,986.85
Register balance as of 12/29/2020	751.88

Details

Checks and payments cleared (19)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
06/24/2020	Expense			-17.19
06/26/2020	Expense			-4.66
06/26/2020	Expense			-199.00
06/29/2020	Expense			-7.04
06/29/2020	Expense			-18.16
06/30/2020	Expense			-34.38
07/01/2020	Expense			-4.96
07/03/2020	Expense			-24.84
07/06/2020	Expense			-58.21
07/06/2020	Expense			-10.98
07/07/2020	Expense			-5.00
07/10/2020	Expense			-6.05
07/10/2020	Expense			-39.17
07/14/2020	Expense			-5.00
07/17/2020	Expense			-47.86
07/20/2020	Expense			-4.39
07/22/2020	Expense			-5.00
07/23/2020	Expense			-3.00
07/23/2020	Expense			-4.27
Total				-499.16

Deposits and other credits cleared (1)

12/29/2020

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DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/09/2020	Deposit			1,400.00
Total				1,400.00

12/29/2020

Lois Joyce Evans

EVERYTHING CHECKING (9586), Period Ending 07/21/2020

RECONCILIATION REPORT

Reconciled on: 12/29/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	16,182.15
Checks and payments cleared (54)	-18,278.60
Deposits and other credits cleared (4)	7,510.67
Statement ending balance	5,414.22
Register balance as of 07/21/2020	5,414.22
Cleared transactions after 07/21/2020	0.00
Uncleared transactions after 07/21/2020	-58.96
Register balance as of 12/29/2020	5,355.26

Details

Checks and payments cleared (54)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
06/22/2020	Expense			-250.00
06/22/2020	Expense			-8.50
06/22/2020	Expense			-13.89
06/22/2020	Expense			-23.52
06/22/2020	Expense			-15.78
06/22/2020	Expense			-26.31
06/23/2020	Expense			-74.19
06/25/2020	Check	2163		-695.00
06/26/2020	Expense			-18.00
06/26/2020	Expense			-151.00
06/26/2020	Expense			-3.73
06/26/2020	Expense			-3.73
06/26/2020	Expense			-11,000.00
06/27/2020	Expense			-64.50
06/30/2020	Expense			-12.99
06/30/2020	Expense			-64.53
07/01/2020	Expense			-100.00
07/03/2020	Expense			-100.00
07/04/2020	Expense			-37.39
07/04/2020	Expense			-9.99
07/07/2020	Expense			-4.07
07/08/2020	Transfer			-300.00
07/08/2020	Expense			-100.00
07/09/2020	Expense			-149.50

12/29/2020

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DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/09/2020	Expense			-15.25
07/09/2020	Check	2164		-1,500.00
07/10/2020	Expense			-200.00
07/10/2020	Expense			-200.00
07/10/2020	Expense			-500.00
07/11/2020	Expense			-21.56
07/11/2020	Expense			-100.00
07/11/2020	Expense			-6.94
07/11/2020	Expense			-2.11
07/11/2020	Expense			-257.24
07/11/2020	Expense			-10.67
07/12/2020	Expense			-65.85
07/12/2020	Expense			-2.13
07/13/2020	Expense			-5.33
07/13/2020	Expense			-40.56
07/14/2020	Expense			-0.99
07/14/2020	Expense			-28.42
07/14/2020	Expense			-499.25
07/15/2020	Expense			-144.79
07/15/2020	Transfer			-500.00
07/16/2020	Expense			-4.79
07/17/2020	Transfer			-350.00
07/18/2020	Expense			-37.05
07/19/2020	Expense			-37.77
07/20/2020	Expense			-262.20
07/20/2020	Expense			-110.21
07/20/2020	Expense			-10.69
07/20/2020	Expense			-35.26
07/21/2020	Expense			-74.19
07/21/2020	Expense			-28.73
Total				-18,278.60

Deposits and other credits cleared (4)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
06/30/2020	Deposit			3,505.18
07/08/2020	Transfer			500.00
07/15/2020	Deposit			3,505.20
07/21/2020	Deposit			0.29
Total				7,510.67

Lois Joyce Evans

EVERYTHING SAVINGS (INGS), Period Ending 07/21/2020

RECONCILIATION REPORT

Reconciled on: 12/29/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance.....	1,728.94
Checks and payments cleared (2).....	-650.00
Deposits and other credits cleared (2).....	500.52
Statement ending balance.....	<u>1,579.46</u>

Register balance as of 07/21/2020.....	1,579.46
Cleared transactions after 07/21/2020.....	0.00
Uncleared transactions after 07/21/2020.....	1,426.80
Register balance as of 12/29/2020.....	3,006.26

Details

Checks and payments cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/08/2020	Transfer			-500.00
07/17/2020	Journal	10		-150.00
Total				-650.00

Deposits and other credits cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
07/15/2020	Transfer			500.00
07/21/2020	Journal	4		0.52
Total				500.52

Lois Joyce Evans

EVERYTHING CHECKING (2449), Period Ending 07/16/2020

RECONCILIATION REPORT

Reconciled on: 12/29/2020

Reconciled by: Jason Humienny

Any changes made to transactions after this date aren't included in this report.

Summary

USD

Statement beginning balance	-227.64
Checks and payments cleared (14)	-540.48
Deposits and other credits cleared (2)	800.00
Statement ending balance	31.88

Register balance as of 07/16/2020	31.88
Cleared transactions after 07/16/2020	0.00
Uncleared transactions after 07/16/2020	88.00
Register balance as of 12/29/2020	119.88

Details

Checks and payments cleared (14)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
06/19/2020	Expense			-66.83
06/22/2020	Expense			-106.14
06/25/2020	Expense			-20.16
06/28/2020	Expense			-52.66
07/01/2020	Expense			-36.00
07/01/2020	Expense			-32.09
07/07/2020	Expense			-36.00
07/08/2020	Expense			-14.22
07/10/2020	Expense			-9.45
07/10/2020	Expense			-88.62
07/10/2020	Expense			-20.97
07/10/2020	Expense			-24.86
07/12/2020	Expense			-3.51
07/12/2020	Expense			-28.97

Total -540.48

Deposits and other credits cleared (2)

DATE	TYPE	REF NO.	PAYEE	AMOUNT (USD)
06/18/2020	Transfer			500.00
07/08/2020	Transfer			300.00

Total 800.00